

Table I.B.3.b.(2)(2008) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.5%	74.4%	68.2%	66.9%	69.2%	71.8%	69.7%	70.7%
Industry group **								
Agric., fish., forest.	68.6%	87.5%	59.3%	48.3%	71.9%	84.4%	64.0%	71.7%
Mining and manufacturing	79.7%	73.5%	68.6%	73.7%	78.6%	83.1%	70.8%	80.9%
Construction	66.1%	71.3%	68.4%	66.9%	59.6%	68.9%	69.9%	62.7%
Utilities and transp.	78.6%	72.1%	71.2%	72.4%	76.6%	80.6%	72.7%	79.3%
Wholesale trade	77.9%	80.2%	71.7%	76.5%	77.1%	80.2%	75.2%	78.8%
Fin. svcs. and real estate	80.0%	75.0%	78.0%	75.8%	76.2%	81.7%	76.6%	80.5%
Retail trade	61.1%	71.4%	64.6%	62.4%	62.2%	59.5%	66.4%	59.9%
Professional services	73.4%	75.2%	72.1%	70.2%	70.3%	75.6%	72.6%	73.6%
Other services	55.0%	73.5%	58.2%	52.9%	52.5%	53.9%	61.0%	53.6%
Ownership								
For profit, incorporated	70.6%	74.4%	68.3%	67.9%	68.7%	71.8%	70.0%	70.7%
For profit, unincorporated	68.2%	73.6%	69.3%	59.9%	70.2%	68.5%	69.3%	67.8%
Nonprofit	72.5%	77.0%	65.9%	69.1%	69.9%	75.3%	68.4%	73.1%
Age of firm								
Less than 5 years	62.4%	75.0%	68.9%	57.4%	51.9%	62.4%	68.0%	56.3%
5-9 years	67.5%	73.4%	63.8%	65.7%	67.7%	67.6%	67.3%	67.8%
10-19 years	66.8%	73.9%	70.4%	65.7%	67.6%	59.6%	70.5%	64.3%
20 or more years	70.4%	74.9%	68.3%	68.8%	70.4%	71.0%	70.2%	70.5%
Unknown	73.5%	75.1%	100.0%	55.6%	68.3%	73.8%	83.2%	73.5%
Multi/single status								
2 or more locations	71.9%	74.7%	72.7%	70.8%	71.1%	72.2%	71.8%	72.0%
1 location only	67.9%	74.4%	68.0%	66.1%	66.7%	63.9%	69.6%	66.1%
Percent full-time employees								
Less than 25%	68.1%	84.3%	72.7%	65.5%	57.3%	71.3%	71.6%	67.3%
25-49 %	57.0%	79.0%	63.5%	55.6%	61.1%	53.3%	65.7%	55.3%
50-74 %	64.3%	75.1%	66.1%	56.5%	66.6%	63.8%	66.1%	64.0%
75% or more	71.9%	74.1%	68.6%	68.5%	69.9%	73.9%	70.3%	72.3%
Union presence								
No union employees	69.4%	74.2%	68.3%	66.5%	69.5%	70.0%	69.5%	69.4%
Has union employees	72.6%	82.7%	68.5%	73.5%	67.9%	73.6%	76.6%	72.4%
Unknown	74.1%	77.0%	60.0%	59.8%	66.1%	74.7%	58.9%	74.3%
Percent low wage employees								
50% or more low wage	54.7%	72.4%	52.5%	47.7%	52.7%	56.1%	55.4%	54.6%
Less than 50% low wage	74.3%	74.7%	70.7%	71.2%	73.5%	75.9%	72.0%	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2008) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.53%	0.72%	0.58%	0.76%	0.60%	0.34%	0.37%
Industry group **								
Agric., fish., forest.	6.06%	3.46%	11.28%	10.39%	13.91%	21.86%	7.89%	8.47%
Mining and manufacturing	0.89%	2.68%	2.46%	1.07%	1.97%	1.05%	1.11%	0.97%
Construction	1.14%	1.86%	2.48%	1.50%	3.07%	5.20%	1.39%	2.03%
Utilities and transp.	1.35%	4.65%	5.01%	4.89%	2.51%	1.41%	2.17%	1.44%
Wholesale trade	1.04%	1.98%	1.62%	1.27%	2.00%	1.69%	1.10%	1.29%
Fin. svcs. and real estate	0.62%	2.00%	3.16%	1.88%	2.76%	0.96%	1.62%	0.76%
Retail trade	0.75%	1.93%	1.76%	2.18%	2.07%	0.97%	1.49%	0.84%
Professional services	0.62%	0.88%	0.92%	0.75%	1.16%	0.94%	0.60%	0.74%
Other services	1.12%	1.04%	2.07%	2.66%	2.65%	1.65%	1.14%	1.28%
Ownership								
For profit, incorporated	0.31%	0.64%	0.59%	0.44%	0.84%	0.67%	0.41%	0.38%
For profit, unincorporated	1.00%	0.93%	1.65%	2.16%	1.45%	1.93%	0.59%	1.40%
Nonprofit	0.57%	1.27%	2.41%	2.02%	1.45%	1.15%	1.56%	0.66%
Age of firm								
Less than 5 years	2.37%	2.38%	2.27%	3.30%	5.54%	7.96%	1.53%	4.44%
5-9 years	1.26%	1.19%	2.62%	2.26%	2.34%	3.41%	1.25%	1.81%
10-19 years	0.55%	1.06%	1.78%	1.37%	1.45%	2.81%	0.68%	0.92%
20 or more years	0.36%	0.60%	1.08%	0.57%	1.08%	1.15%	0.53%	0.48%
Unknown	0.58%	18.17%	29.81%	10.44%	3.04%	0.55%	7.75%	0.59%
Multi/single status								
2 or more locations	0.32%	5.60%	3.53%	1.04%	1.12%	0.55%	1.40%	0.34%
1 location only	0.48%	0.54%	0.74%	0.75%	0.97%	4.79%	0.31%	0.81%
Percent full-time employees								
Less than 25%	2.60%	4.91%	7.85%	3.10%	4.26%	3.28%	2.37%	2.96%
25-49 %	1.59%	2.79%	2.63%	2.70%	1.68%	2.79%	1.55%	2.05%
50-74 %	1.23%	1.33%	2.04%	1.60%	2.77%	1.73%	1.11%	1.55%
75% or more	0.26%	0.49%	0.77%	0.58%	1.03%	0.55%	0.37%	0.33%
Union presence								
No union employees	0.27%	0.56%	0.71%	0.74%	0.74%	0.76%	0.40%	0.36%
Has union employees	1.19%	3.43%	4.97%	3.95%	2.24%	1.29%	2.33%	1.19%
Unknown	1.06%	5.65%	8.90%	6.58%	6.00%	1.18%	5.83%	1.07%
Percent low wage employees								
50% or more low wage	0.96%	1.65%	2.05%	1.73%	1.36%	1.20%	1.51%	0.99%
Less than 50% low wage	0.26%	0.53%	0.80%	0.46%	1.05%	0.51%	0.46%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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